

April 24, 2019

FDIC Atlanta Regional Office 10 10th Street, NW, Suite 800 Atlanta, GA 30309-3849

To Whom It May Concern:

It is my pleasure to write this letter in support of the merger between BB&T and SunTrust. As Chief Executive Officer of Ronald McDonald House Charities of Kentuckiana (RMHCK) in Louisville, KY, I have many years of experience working with BB&T here. Our current closest direct contact with BB&T is Tim Stevens, who serves on our Board of Directors and Executive Committee.

RMHCK provides a home away from home for families of seriously ill children when they must travel to Louisville to seek healthcare for their seriously ill children. BB&T has been a longtime supporter of our mission, in terms of both financial support and employee engagement. Most recently, via Tim's leadership, BB&T has supported our day-to-day operations via special event sponsorships and employee volunteerism. BB&T has also provided capital financial support for past expansion projects, enabling us to expand our capacity to serve families and keep them close during one of the most difficult times in their lives.

I fully support the merger of BB&T and SunTrust and believe its communities and associates will benefit. Please contact me at 502.561.7658 if you have questions or need additional information.

Sincerely,

Hal Hedley Chief Executive Officer